

Manitoba Consumer  
Protection Act C.C.S.M. c.  
C200  
Enacted by RSM 1987, c. C200 – in force: 1 Feb 1988

**Payday Loan Amendments**

**1. SM 2006, c. 31 – “The Consumer Protection Amendment Act (Payday Loans)”**

Amends the *Consumer Protection Act* to include *Part XVIII - Payday Loans* – **in force on Proclamation (sections 137, 163 & 164) June 5, 2007** with exceptions as follows:

- **In force May 5, 2008** are sections 140-146 & 162.
- **In force Mar. 9, 2009** are sections 148-151, 155, 157-161.
- Not proclaimed until amended in new act SM 2009, c.12 are sections 138 (repealed), 139, 147, 152-154, & 156 **in force on proclamation Oct. 18, 2010**.

**2. SM 2009, c. 12, Part 1 – “The Consumer Protection Amendment Act (Payday Loans)” –**

Amends the *Consumer Protection Act* sections 137, 138(1), 138(2), 148(3), 161.1-161.5, 163(1)-164.2.

**In force on royal assent – June 11, 2009** with exceptions as follows:

**in force on proclamation – Oct. 18, 2010** are sections 151.1, 161.6, 161.7.  
**in force Sept. 1, 2009** are sections 148.1, 154.1-154.2

**3. SM 2012, c. 18 – “The Consumer Protection Amendment Act (Improved Enforcement and Administration)” – in force on royal assent June 14, 2012.**

Amends the *Consumer Protection Act* sections: 73(5), 96.1, 136(15), 140(5), 142(1), 143(1), 146(1)(b), 159(1), 159(2)(b), 159(4), 161.1(1)(a), 161.1(2), 161.2(1)(a), 161.2(2)(a), 161.3(1)(b), 161.4(2), 161.5.

**4. Bill 35 – “The Consumer Protection Amendment Act (Compliance & Enforcement Measures)” – 1<sup>st</sup> reading - May 2, 2013 - 2<sup>nd</sup> Session, 40<sup>th</sup> Legislature of Manitoba.**

This Bill amends *The Consumer Protection Act*. Various compliance measures are enhanced and consolidated within a single part titled "Compliance and Enforcement". They will apply generally to all businesses regulated under the Act including 'Payday Loan' Businesses.  
The sections affected are s. 72, 73, 74, 83, 84, 86, 93, 94, 95, 97, 112, 135, 136, 143, 158-161, 207 224-227.

**Manitoba**  
**Consumer Protection Act - C.C.S.M. c. C200**

**Payday Loans Regulations**

**1. Payday Loans Regulation – 99/2007**

**In force on registration - July 31, 2007** with exceptions:

Sections 4-13 - in force on May 5, 2008.

Sections 14-19 – not in force til enacted by **Payday Loans Reg. 3/2009**.

- **Payday Loans Reg. Amendment - 3/2009** – Registered Jan. 12, 2009  
Amends Reg. 99/2007 sections that are not in force as follows:

Section 14, 14.1, 14.2, 15, 15.1, 17, 18, 19(1)(f) to (k), 19(1)(s) to (u), 19(2) & 19(3) – **come into on Mar. 9, 2009.**

Sections 16, 19(1)(a)-(e), 19(1)(l)-(r) – **come into force Oct. 18, 2010.**

- **Payday Loans Reg. Amendment – 50/2010**  
Registered Apr. 22, 2010.

Amends sections 1, repeals s. 2, adds s. 2.1-2.2(2), amends s. 3, repeals s. 4, amends s. 8(a), 9, 13, 14, 15, 16, 17(1), 18, & 19(1) – **comes into force Oct. 18, 2010.**

- **Payday Loans Reg. Amendment – 89/2011**  
Registered June 28, 2011.

Amends section 9 (English) – **in force July 12, 2011.**

**2. Manitoba Payday Borrowers’ Financial Literacy Fund Regulation – 12/2011**  
**Registered Feb. 18, 2011. In force on registration.**

Sets a financial literacy support levy amount and conditions pertaining to s. 161.7 of Consumer Protection Act.